

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Other Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$35,861	7.17%	\$37,696	(\$7,642)	(20.27)%
2	Federal Ins Co	20281	IN	\$31,475	6.30%	\$29,572	\$3,054	10.33%
3	St Paul Fire & Marine Ins Co	24767	MN	\$24,396	4.88%	\$19,808	\$10,944	55.25%
4	American States Ins Co	19704	IN	\$21,148	4.23%	\$18,419	\$7,630	41.42%
5	Continental Cas Co	20443	IL	\$20,493	4.10%	\$18,097	(\$2,989)	(16.52)%
6	General Ins Co Of Amer	24732	WA	\$14,553	2.91%	\$14,840	\$9,704	65.39%
7	Lumbermens Mut Cas Co	22977	IL	\$12,094	2.42%	\$10,778	\$292	2.71%
8	Executive Risk Ind Inc	35181	DE	\$11,976	2.40%	\$9,294	\$3,944	42.44%
9	Royal Ins Co Of Amer	26980	IL	\$11,503	2.30%	\$9,816	\$1,469	14.97%
10	Insurance Co Of The State Of PA	19429	PA	\$10,501	2.10%	\$10,296	\$9,045	87.85%
11	State Farm Fire And Cas Co	25143	IL	\$10,448	2.09%	\$10,417	(\$4,252)	(40.82)%
12	Zurich American Ins Co	16535	NY	\$10,186	2.04%	\$10,225	\$19,853	194.15%
13	Ohio Cas Ins Co	24074	OH	\$9,869	1.97%	\$8,096	\$6,835	84.42%
14	Westport Ins Corp	34207	MO	\$9,180	1.84%	\$8,533	\$4,026	47.18%
15	Attorneys Liab Assur Society Inc RRG	10639	VT	\$8,816	1.76%	\$8,778	\$14,390	163.93%
16	Safeco Ins Co Of Amer	24740	WA	\$8,558	1.71%	\$9,294	\$14,133	152.08%
17	St Paul Mercury Ins Co	24791	MN	\$8,203	1.64%	\$5,811	\$5,163	88.84%
18	American Guarantee & Liability Ins	26247	NY	\$8,071	1.61%	\$5,510	(\$4,161)	(75.52)%
19	Gulf Ins Co	22217	CT	\$7,093	1.42%	\$7,435	\$6,689	89.96%
20	Liberty Mut Ins Co	23043	MA	\$5,932	1.19%	\$5,246	\$1,826	34.80%
21	National Surety Corp	21881	IL	\$5,418	1.08%	\$4,826	\$2,970	61.55%
22	Ace American Ins Co	22667	PA	\$5,332	1.07%	\$3,334	\$394	11.82%
23	Mutual Of Enumclaw Ins Co	14761	WA	\$5,310	1.06%	\$5,390	\$4,272	79.26%
24	Genesis Ins Co	38962	CT	\$5,190	1.04%	\$4,430	\$675	15.25%
25	Great American Ins Co	16691	OH	\$5,021	1.00%	\$5,030	\$11,025	219.21%
26	Automotive Underwriters Ins Co Inc	11033	HI	\$4,834	0.97%	\$2,458	\$1,611	65.56%
27	Transportation Ins Co	20494	IL	\$4,775	0.96%	\$4,463	(\$951)	(21.30)%
28	Old Republic Ins Co	24147	PA	\$4,706	0.94%	\$3,634	\$469	12.90%
29	Twin City Fire Ins Co Co	29459	IN	\$4,605	0.92%	\$5,286	(\$507)	(9.59)%
30	Universal Underwriters Ins Co	41181	KS	\$4,480	0.90%	\$4,048	\$1,387	34.26%
31	Farmers Ins Exch	21652	CA	\$4,336	0.87%	\$4,101	\$2,752	67.11%
32	RLI Ins Co	13056	IL	\$4,308	0.86%	\$3,283	\$1,150	35.03%
33	Travelers Ind Co Of IL	25674	IL	\$4,188	0.84%	\$3,833	\$2,728	71.16%
34	XL Specialty Ins Co	37885	DE	\$3,876	0.78%	\$1,386	\$642	46.30%
35	Westchester Fire Ins Co	21121	NY	\$3,869	0.77%	\$4,220	\$3,208	76.01%
36	Security Ins Co Of Hartford	24902	CT	\$3,725	0.75%	\$4,094	\$3,595	87.82%
37	Great American Ins Co of NY	22136	NY	\$3,724	0.75%	\$4,876	\$3,001	61.54%
38	Philadelphia Ind Ins Co	18058	PA	\$3,241	0.65%	\$3,061	\$749	24.47%
39	North Pacific Ins Co	23892	OR	\$3,231	0.65%	\$2,639	\$296	11.20%
40	Unigard Ins Co	25747	WA	\$3,172	0.63%	\$2,913	\$152	5.22%
All 363 Other Companies				\$132,109	26.43%	\$130,225	\$66,496	51.06%
Totals (Loss Ratio is average)				\$499,805	100.00%	\$465,492	\$206,066	44.27%

(1)Excluding all Loss Adjustment Expenses (LAE)